

EXHIBITC

FANJ-32

First American Title Insurance Company



SCHEDULE A

File No.: **2004-35672HDP** Policy No.: **104170322 NJPLO**

Amount of Insurance: **\$76,711.00**

Date of Policy: **January 5, 2005**

1. Name of Insured:

Daisy L. Marcial and Daniel Cedino

2. Your interest in the land which is covered by this policy is:

FEE SIMPLE

3. Title to the estate or interest in the land is vested in:

Daisy L. Marcial and Daniel Cedino

By deed from Alphonso Jackson, Secretary of Housing and Urban Development of Washington, DC, dated December 3, 2004, recorded January 5, 2005, in Deed Book 6235, Page 830, in the Burlington County Clerk's/Register's Office.

4. The land referred to in this policy is described as follows:

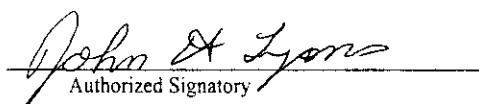
See Schedule "C" Legal Description Attached.

For informational purposes only: Being known as Lot 19 in Block 55 in the Township of Mount Holly, County of Burlington, State of New Jersey.

Countersigned:

INDEPENDENCE ABSTRACT & TITLE
AGENCY

1040 Kings Highway North, Suit
Cherry Hill, NJ 08034-1923



John D. Lyons
Authorized Signatory

2007 FINAL / 2008 PRELIMINARY TAX BILL

MOUNT HOLLY TOWNSHIP

MOUNT HOLLY TOWNSHIP

MOUNT HOLLY NJ 08060

PROPERTY IDENTIFICATION	BLOCK NUMBER	LOT NUMBER	QUALIFICATION	PIN 0-1W9K7U	DESCRIPTION OF TAX	RATE	AMOUNT OF TAX
	55	19					
PROPERTY LOC.	147 CHERRY ST				County Tax	.703	283.31
BLDG. DESC.	2FD				Municipal Tax	1.002	403.81
ADDITIONAL LOTS					County Library	.065	26.20
LAND DESC.	14X110				District School Ta	2.077	837.03
3RD QTR DUE AUG. 1, 2007	VOID*VOID	4TH QTR DUE NOV. 1, 2007			Regional School Ta	.772	311.12
1ST QTR DUE FEB. 1, 2008	490.86	2ND QTR DUE MAY 1, 2008			Open Space Tax	.081	32.64
TAX ACCOUNT NUMBER	BANK CODE	MORTGAGE ACCOUNT NO.	TAX BILL NUMBER		FIRE DISTRICT	.172	69.32
1421000	8150		603		Gross Tax - 2007	4.872	1,963.42
MARCIAL, DAISY L & CEDINO, DANIEL or Current Owner 147 CHERRY ST MT HOLLY NJ 08060					Total Net Tax		1,963.42
					Less Preliminary Billed		902.52-
					Balance of Taxes Due		1,060.90
					Preliminary Tax for 2008		981.71

3RD QTR DUE AUG. 1, 2007	VOID*VOID	4TH QTR DUE NOV. 1, 2007	560.47
1ST QTR DUE FEB. 1, 2008	490.86	2ND QTR DUE MAY 1, 2008	490.85
TAX ACCOUNT NUMBER	BANK CODE	MORTGAGE ACCOUNT NO.	TAX BILL NUMBER
1421000	8150		603
MARCIAL, DAISY L & CEDINO, DANIEL or Current Owner 147 CHERRY ST MT HOLLY NJ 08060			

MAKE CHECKS PAYABLE TO AND MAIL TO: MOUNT HOLLY TOWNSHIP, ATTN: TAX COLLECTOR, P.O BOX 411, MOUNT HOLLY, NJ 08060
 OFFICE HOURS: MONDAY THRU FRIDAY 8:30 A.M. - 3:30 P.M.

■ DISTRIBUTION OF TAXES ■		ASSESSED VALUATION INFORMATION	
COUNTY TAX	\$594.43 30.28%	Land	10,400
BD. OF FREEHOLDERS	609-265-5000	Improvements	29,900
DISTRICT SCHOOL TAX	\$863.23 43.97%	Total	40,300
LOCAL PURPOSE TAX	\$403.81 20.57%	Exemptions	
TOWNSHIP	609-267-0170	Net Value	40,300
Special Tax Dist(s)	\$101.96 5.19%	STATE AID USED TO OFFSET LOCAL PROPERTY TAXES	
F01		The budgets of the government agencies funded by this tax bill include State funding used to reduce local property taxes. Based on the assessed value, the amount of this state aid used to offset property taxes on this parcel equals	\$2,043.61

MOUNT HOLLY TOWNSHIP
 PLEASE SEND THIS STUB WITH PAYMENT
 2008 2ND QUARTER TAX DUE MAY 1, 2008

BLOCK NUMBER	LOT NUMBER	QUALIFICATION	BANK CODE
55	19		8150
TAX ACCOUNT NUMBER	TAX BILL NUMBER	TAX AMOUNT BILLED	DUE MAY 1, 2008
1421000		490.85	
ADJUSTMENT			
INTEREST			
TOTAL			

MARCIAL, DAISY L & CEDINO,
 DANIEL
 or Current Owner
 147 CHERRY ST
 MT HOLLY NJ 08060

DO NOT WRITE BELOW THIS LINE

147 CHERRY ST

 CASH CHECK

THIS IS NOT A BILL - FOR ADVICE ONLY

MOUNT HOLLY TOWNSHIP
 PLEASE SEND THIS STUB WITH PAYMENT
 2008 1ST QUARTER TAX DUE FEB. 1, 2008

BLOCK NUMBER	LOT NUMBER	QUALIFICATION	BANK CODE
55	19		8150
TAX ACCOUNT NUMBER	TAX BILL NUMBER	TAX AMOUNT BILLED	DUE FEB. 1, 2008
1421000		490.86	
ADJUSTMENT			
INTEREST			
TOTAL			

MARCIAL, DAISY L & CEDINO,
 DANIEL
 or Current Owner
 147 CHERRY ST
 MT HOLLY NJ 08060

DO NOT WRITE BELOW THIS LINE

147 CHERRY ST

 CASH CHECK

THIS IS NOT A BILL - FOR ADVICE ONLY

**MOUNT HOLLY
TAX ASSESSOR
23 WASHINGTON ST
MT HOLLY NJ 08060**

MOUNT HOLLY TWP
COUNTY = BURLINGTON

THE SPANISH
AMERICAN
WORLD

2007 MAILED: 01/31/2007

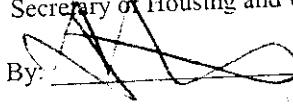
55 19

2007				
10,400		29,900		40,300
		2006 ASSESSMENT		40,300
\$1,805.03		MARCIAL, DAISY L & CEDINO, DANIEL 147 CHERRY ST MT HOLLY, NJ		08060

**SPECIAL WARRANTY DEED
FOR NEW JERSEY**

351-377240
2004-35672HDP

Prepared by:
First Preston Management
Attorney in fact for Alphonso Jackson
Secretary of Housing and Urban Development

By: 

THIS INDENTURE,

Made the 1 day of December, 2004, between Alphonso Jackson, Secretary of Housing and Urban Development of Washington, D.C., acting by and through the Federal Housing Commissioner, party of the first part.

AND

Daisy L. Marcial and Daniel Cedino

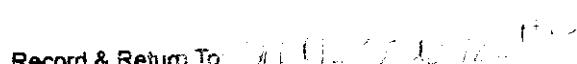
of  party(ies) of the second part.



WITNESSETH, That the said party of the first part, for and in consideration of the sum of **SEVENTY SIX THOUSAND SEVEN HUNDRED ELEVEN AND 00/100 DOLLARS (\$76,711.00)** lawful money of the United States of America, to him in hand well and truly paid, by the said party(ies) of the second part, at or before the sealing and delivering of these presents, the receipts whereof is hereby acknowledged, and the said party of the first part being therewith fully satisfied, contented and paid, has given, granted, bargained, sold, aliened, released, enfeoffed, conveyed and confirmed and by these presents does give, grant, bargain, sell, alien, released, enfeoff, convey and confirm unto the said party(ies) of the second part, forever, all those lands and premises specifically described as follows:

SEE ATTACHED LEGAL DESCRIPTION

BEING the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

Record & Return To: 
Independence Abstract & Title Advisor
1040 Kings Highway North
Suite 700
Cherry Hill, NJ 08034
(856) 779-0099

STATE OF NEW JERSEY

New Jersey Department of Health and Senior Services
Certificate of Live Birth

1. NAME OF CHILD (First)			(Middle)			(Last)		
DILLON			ELLIOT			CEDENO		
2a. DATE OF BIRTH 01/11/2007	2b. HOUR 05:15 A	3. SEX <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE	4a. PLURALITY <input checked="" type="checkbox"/> SINGLE <input type="checkbox"/> TWIN <input type="checkbox"/> OTHER	4b. THIS CHILD BORN - <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> OTHER				
5a. PLACE OF BIRTH 1 <input checked="" type="checkbox"/> HOSPITAL 2 <input type="checkbox"/> FREESTANDING BIRTHING CENTER	3 <input type="checkbox"/> CLINIC/DOCTOR'S OFFICE 4 <input type="checkbox"/> RESIDENCE			5 <input type="checkbox"/> OTHER - specify:				
5b. NAME OF FACILITY VIRTUA-MEMORIAL HOSPITAL BURLINGTON COUNTY, I	5c. CITY, TOWN, OR LOCATION OF BIRTH MOUNT HOLLY			5d. COUNTY OF BIRTH Burlington				
6a. MOTHER - Maiden Name DAISY	6b. DATE OF BIRTH 01/27/1963	6c. BIRTHPLACE New York						
7a. RESIDENCE - State NJ	7b. RESIDENCE - County Burlington	7c. RESIDENCE - City, Township, or Boro in which mother actually lives. Mount Holly Twp	7d. STREET AND NUMBER 147 CHERRY ST	8. INSIDE CITY LIMITS Yes				
9a. MOTHER'S MAILING ADDRESS 147 CHERRY ST	9b. CITY OR TOWNSHIP Mount Holly			9c. STATE NJ	9d. ZIP CODE 08060			
10a. FATHER - Name DANIEL	10b. DATE OF BIRTH 01/03/1965	10c. BIRTHPLACE SANTA DOM						
11a. NAME OF INFORMANT DAISY	12b. MAILING ADDRESS MARCIAL			11b. RELATIONSHIP TO CHILD Mother				
12a. CERTIFIER - Name Amy	13a. I CERTIFY THIS CHILD WAS BORN ALIVE AT THE PLACE, TIME, AND DATE SHOWN 1617 RT 38 Mount Holly, NJ 08060	13b. DATE OF SIGNATURE 1-27-07	14. ATTENDANT <input type="checkbox"/> MD <input checked="" type="checkbox"/> DO <input type="checkbox"/> CNM <input type="checkbox"/> OTHER MIDWIFE 5 <input type="checkbox"/> OTHER (Specify)					
15a. REGISTRAR - Signature Elizabeth A. Sykes	15b. DATE RECEIVED 1/26/07							

*Issued in Mount Holly Township
Burlington County
Elizabeth A. Sykes, Registrar
April 13, 2007*

This is to certify that the above is correctly copied from a record on file in my office.

Certified copy not valid unless the raised Great Seal of the State of New Jersey or the seal of the issuing municipality or county, is affixed hereon.

Joseph A. Komosinski
Joseph A. Komosinski, State Registrar
Bureau of Vital Statistics

CERTIFICATE OF BIRTH

DATE FILED

156-04-007234

2004 JAN 26 PM 1:21

Birth No.

1. FULL NAME OF CHILD	First Name Denzel	Middle Name Leon	Last Name Cedeno				
2. SEX Male	3a. NUMBER DELIVERED of this pregnancy 1	3b. If more than one, number of this child in order of delivery	4a. DATE OF CHILD'S BIRTH January 23, 2004	(Month) January	(Day) 23	(Year) 2004	4b. HOUR 04:19 PM
5. PLACE OF BIRTH	5a. NEW YORK CITY BOROUGH OF Brooklyn	5b. Name or Facility (if not in institution, street address) WOODHULL MED. AND MENTAL HLTH.	5c. TYPE OF PLACE Hospital				
6a. MOTHER'S FULL MAIDEN NAME Daisy Loida Marcial		6c. MOTHER'S DATE OF BIRTH Month Jan Day 27 Year 1963	6d. MOTHER'S BIRTHPLACE City & State or foreign country Manhattan, NY				
7. MOTHER'S USUAL RESIDENCE a. State NY	b. County Kings	7c. Street and house number 634 Kosciusko Street Apt. 3	7d. Inside city 11221	7e. limits of 7c? Yes			
8a. FATHER'S FULL NAME Daniel De Jesus Cedeno		8c. FATHER'S DATE OF BIRTH Month Jan Day 03 Year 1965	8d. FATHER'S BIRTHPLACE City & State or foreign country Dominican Republic				
9a. NAME OF ATTENDANT AT DELIVERY Kwakuvi A Manigar, M.D.		9c. CERTIFY THAT THIS CHILD WAS BORN ALIVE AT THE PLACE, DATE AND TIME GIVEN <i>Kwakuvi A Manigar, M.D.</i>					
Information added or amended (Reason: Date _____ Ct. Registrar _____		Signed Name of Signer Address 760 Broadway, Brooklyn, NY 11206 Date Signed February 2, 2004					

VITAL RECORDS DEPARTMENT OF HEALTH AND MENTAL HYGIENE THE CITY OF NEW YORK

Daisy Loida Negron
 634 Kosciusko Street
 Apt. 3
 Brooklyn NY 11221

MOTHER'S MAILING ADDRESS

←
 Copy of this certificate will be mailed to her
 when signed with the Department of Health
 and Mental Hygiene

FEBRUARY 02, 2004

